

Representative Tom Allen's Comprehensive Small Business Initiative

Expanding Health Care Coverage for Maine's Small Businesses

Employer-based health insurance premiums have increased by 73 percent since 2000 and now constitute an alarming obstacle to American businesses trying to compete with companies in nations with more cost-effective health care systems. The high cost of health insurance is particularly difficult for small business owners and the self-employed in Maine.

In order to make quality health insurance more affordable, we must make it easier for small businesses to provide health coverage for their employees, who make up the largest proportion of America's uninsured individuals. Small firms inherently have higher administrative costs, fewer people over whom to spread the risk of catastrophic costs, and lack the purchasing power of large firms to negotiate with insurers.

The Small Business Health Plans Act would establish a small employer health benefits program for employers with 50 or fewer employees. It would create new purchasing pools to provide a choice of health plans to small businesses, their workers and the self-employed, similar to what is offered to federal employees and Members of Congress. States would have the option to set up these pools. If they decline, a national option would be made available.

Providing the self-employed and employees of small businesses is a part of Rep. Allen's seven-point plan to improve the small business climate in Maine and America.

Please call Rep. Allen's office or visit the website for more information.

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